

23. A method according to claim 22, wherein the step of establishing wireless communication includes the step of transmitting data on an infra-red carrier signal.

24. A method according to claim 22, further comprising the step of preparing data relating to general financial information prior to the step of transferring the prepared data.

25. A method according to claim 22, further comprising the step of preparing data relating to personal financial information prior to the step of transferring the prepared data.

26. A method of operating a self-service terminal, the method comprising the steps of:

establishing wireless communication with a portable device retained by a customer at the self-service terminal;

preparing data relating to a transaction that has been executed at the self-service terminal;

transferring the prepared data to the portable device via the wireless communication to provide the customer with an electronic receipt; and

reading personal information from the portable device to build a profile of the customer.

27. A method according to claim 26, further comprising the steps of:
analyzing the personal information read from the portable device retained by the customer; and

storing the analyzed information in a database entry for the customer.

28. A method of providing a statement to a customer at a self-service terminal, the method comprising the steps of:

establishing wireless communication with a portable device retained by the customer;

preparing data relating to one or more transactions that have been executed for the customer; and

transferring the prepared data to the portable device via the wireless